

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: DERRICK M. HOSANG § Case No. 05-73337  
FAITH M. HOSANG §  
§  
Debtors §  
§

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2005.
  - 2) The plan was confirmed on 01/27/2006.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
  - 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/14/2007, 10/28/2008, 11/02/2009.
  - 5) The case was completed on 08/06/2009.
  - 6) Number of months from filing or conversion to last payment: 49.
  - 7) Number of months case was pending: 58.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$83,343.00.
  - 10) Amount of unsecured claims discharged without full payment: \$71,409.66.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 54,534.00
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 54,534.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,600.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,568.56
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,168.56</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY SCOTT A BENTLEY	Lgl	2,200.00	2,600.00	2,600.00	2,600.00	0.00
AMERICAN GENERAL FINANCE	Sec	2,500.00	2,500.00	2,258.31	2,258.31	0.00
AMERICAN GENERAL FINANCE	Uns	2,885.60	0.00	0.00	0.00	0.00
GREAT BANK ALGONQUIN	Sec	2,100.00	6,596.80	6,596.80	6,596.80	2,169.97
GREAT BANK ALGONQUIN	Uns	4,464.96	0.00	0.00	0.00	0.00
HARRIS BANK/CONSUMER LOAN	Sec	18,912.00	12,285.00	12,285.00	12,285.00	1,303.86
HARRIS BANK/CONSUMER LOAN	Uns	0.00	0.00	0.00	0.00	0.00
HARRIS BANK/CONSUMER LOAN	Sec	11,510.27	10,125.00	10,125.00	10,125.00	1,542.85
HARRIS BANK/CONSUMER LOAN	Uns	0.00	0.00	0.00	0.00	0.00
OPTION ONE MORTGAGE	Sec	21,364.59	20,450.81	5,840.05	5,840.05	0.00
ALEXIAN BROTHER MEDICAL	Uns	1,000.00	1,000.00	0.00	0.00	0.00
LVNV FUNDING LLC	Uns	511.99	551.18	551.18	44.28	0.00
AT&T	Uns	632.50	632.50	0.00	0.00	0.00
AT&T	Uns	22.12	22.12	0.00	0.00	0.00
AT&T	Uns	32.61	32.61	0.00	0.00	0.00
BAPTIST HOSPITAL OF MIAMI	Uns	465.93	465.93	0.00	0.00	0.00
WELLS FARGO FINANCIAL RETAIL	Sec	3,436.28	750.00	750.00	750.00	0.00
WELLS FARGO FINANCIAL RETAIL	Uns	0.00	2,695.88	2,695.88	216.54	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
BRYLANE HOME	Uns	632.91	632.91	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,525.48	3,525.48	3,525.48	283.18	0.00
CAPITAL ONE BANK (USA) NA	Uns	641.87	717.65	717.65	57.64	0.00
LVNV FUNDING LLC	Uns	788.95	833.65	833.65	66.96	0.00
CITI CARDS	Uns	511.99	NA	NA	0.00	0.00
CORPORATE AMERICAN CREDIT	Uns	17,813.60	17,254.12	17,254.12	1,385.92	0.00
DELL	Uns	2,649.66	2,649.66	0.00	0.00	0.00
DELL	Uns	1,555.35	1,555.35	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	4,090.31	4,409.10	4,409.10	354.16	0.00
ECAST SETTLEMENT	Uns	5,815.97	6,205.36	6,205.36	498.44	0.00
DRS. KANE, MISAWA & SPEISS	Uns	147.10	147.10	0.00	0.00	0.00
EASY HOME COOKING	Uns	11.95	11.95	0.00	0.00	0.00
ELK GROVE LAB PHYSICIANS	Uns	286.00	286.00	0.00	0.00	0.00
ENHANCED COMMUNICATION	Uns	72.75	73.84	73.84	5.93	0.00
EXPRESS SCRIPTS	Uns	228.41	228.41	0.00	0.00	0.00
GRANDMA'S KITCHEN	Uns	32.44	32.44	0.00	0.00	0.00
GUNTHY - RENKER	Uns	45.90	45.90	0.00	0.00	0.00
HEALTHY & HEARTY DIABETIC	Uns	29.42	29.42	0.00	0.00	0.00
J.C. PENNEY	Uns	2,627.84	2,627.84	0.00	0.00	0.00
KOHLS	Uns	706.31	706.31	0.00	0.00	0.00
LANE BRYANT	Uns	455.40	455.40	0.00	0.00	0.00
MASON DIRECT	Uns	254.45	254.45	0.00	0.00	0.00
MASSEYS	Uns	393.80	393.80	0.00	0.00	0.00
MAYO CLINIC ROCHESTER BR	Uns	563.21	713.21	713.21	57.29	0.00
MCI RESIDENTIAL SERVICE	Uns	355.08	355.08	0.00	0.00	0.00
MIDNIGHT VELVET	Uns	559.91	559.91	0.00	0.00	0.00
NEOPATH	Uns	109.00	109.00	0.00	0.00	0.00
NORTHWEST NEUROLOGY, LTD.	Uns	113.22	113.22	0.00	0.00	0.00
PENN CREDIT CORPORATION	Uns	97.94	97.94	0.00	0.00	0.00
PHYSICIANS ANESTHESIA ASSOC.	Uns	2,600.00	2,600.00	0.00	0.00	0.00
QUEST DIAGNOSTICS	Uns	54.45	54.45	0.00	0.00	0.00
QUEST DIAGNOSTICS	Uns	81.70	81.70	0.00	0.00	0.00
RADIOLOGY CONSULTANTS	Uns	38.40	38.40	0.00	0.00	0.00
RADIOLOGY ASSOCIATES	Uns	43.00	43.00	0.00	0.00	0.00
RADIOLOGY IMAGING	Uns	764.00	764.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ROAMAN'S	Uns	385.10	385.10	0.00	0.00	0.00
ROOMS TO GO	Uns	1,508.33	1,508.33	0.00	0.00	0.00
SEARS	Uns	1,024.15	1,024.15	0.00	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Uns	2,345.19	6,533.35	6,533.35	524.78	0.00
ST. ALEXIUS MEDICAL CENTER	Uns	295.94	295.94	0.00	0.00	0.00
SUBURBAN ENDOCRINOLOGY &	Uns	78.24	78.24	78.24	6.28	0.00
SUBURBAN LUNG ASSOCIATES	Uns	13.96	13.96	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	367.64	367.64	367.64	29.53	0.00
ULTRA CARE, INC.	Uns	166.62	166.62	0.00	0.00	0.00
UNICORN FINANCIAL	Uns	3,833.67	3,833.67	0.00	0.00	0.00
WEISZ, MICHLING HOFMANN	Uns	1,950.00	5,760.00	5,760.00	462.67	0.00
WESTBROOK INTERNAL	Uns	918.00	918.00	0.00	0.00	0.00
DELL FINANCIAL SERVICES	Sec	1,000.00	1,000.00	1,000.00	1,000.00	0.00
DELL FINANCIAL SERVICES	Sec	500.00	500.00	500.00	500.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 5,840.05	\$ 5,840.05	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 33,515.11	\$ 33,515.11	\$ 5,016.68
<b>TOTAL SECURED:</b>	<b>\$ 39,355.16</b>	<b>\$ 39,355.16</b>	<b>\$ 5,016.68</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 49,718.70</b>	<b>\$ 3,993.60</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,168.56
Disbursements to Creditors	\$ 48,365.44
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 54,534.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/20/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.